

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1(b)	
Nicholas Fitzgerald, Esq./NF6129 Fitzgerald & Associates, Attorneys At Law 649 Newark Avenue Jersey City, NJ 07306 PH (201) 533-100 Email: NickFitz.Law@gmail.com	
In Re:	Case No.: 19-11380
Emanuel H.Neto and Catherine Padinha-Neto	Chapter: 13
	Adv. No.:
	Hearing Date:
	Judge: PAPALIA

CERTIFICATION OF SERVICE

1. I, Nadia Loftin :
- ☐ represent _____ in this matter.
- ☒ am the secretary/paralegal for Nicholas Fitzgerald, Esq., who represents Emanuel Neto & Catherine Padinha in this matter.
- ☐ am the _____ in this case and am representing myself.
2. On January 17, 2025, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below.
- Order Vacating Dismissal of CHapter 13 Case and Directing the Issuance of a Chapter 13 Discharge to the Debtors
3. I certify under penalty of perjury that the above documents were sent using the mode of service indicated.
- Date: January 17, 2025

Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004-1550	Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
Emanuel H. Neto Catherine V. Padinha-Neto 367 Nottingham Way Union, NJ 07083	Debtors	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Ally Financial c/o AIS Portfolio Services, LLC Payment Processing Center P.O. Box 660618 Dallas, TX 75230	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
U S Department of Education/MOHELA 633 Spirit Drive Chesterfield, MO 63005	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Capital One Bank (USA), N.A. 4515 N Santa Fe Ave Oklahoma City, OK 73118	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Bureaus Investment Group Portfolio No 15 LLC PO Box 788 Kirkland, WA 98083-0788	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
MIDLAND FUNDING LLC PO Box 2011 Warren, MI 48090	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
1st Financial Bank Usa Jefferson Capital Systems LLC Assignee Po Box 7999 Saint Cloud Mn 56302	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Ally Financial PO Box 130424 Roseville MN 55113-0004	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
1st Financial Bank USA PO Box 1050 N. Sioux City, SD 57049	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)

REV. 8/1/16

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Synchrony Bank c/o PRA Receivables Mgmt LLC Attn: Valerie Smith ("R"Us Credit Card) PO Box 41021 Norfolk, VA 23541	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Powers Kirn LLC Attn: William M. E. Powers III PO Box 848 Moorestown, NJ 07057 Attorneys for Wells Fargo Bank	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Wells Fargo Bank Default Document Processing MAC# N9286-01Y 1000 Blue Gentian Road Eagan, MN 55121-7700	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Westlake Financial Services Customer Care PO Box 76809 Los Angeles, CA 90054	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
See Attached Creditors List	Creditors	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)

NICHOLAS FITZGERALD
*Admitted in NY and NJ

FITZGERALD & ASSOCIATES, P.C.
ATTORNEYS AT LAW
649 NEWARK AVENUE
JERSEY CITY, NJ 07306

NEW YORK OFFICE
521 FIFTH AVENUE, SUITE 3010
NEW YORK, NY 10175
1800 828 7763

Telephone (201) 533-1100
Email: NickFitz.Law@gmail.com

19-11380-VFP Emanuel H. Neto and Catherine V. Padinha-Neto
Creditors

1st Financial Bank Usa
Jefferson Capital Systems LLC Assignee
Po Box 7999
Saint Cloud Mn 56302-

1st Financial Bank USA
Attn: Bankruptcy
Po Box 1200
North Sioux City, SD 57049

Ally Financial
Attn: Bankruptcy Dept
Po Box 380901
Bloomington, MN 55438

Ally Financial
AIS Portfolio Services, LP
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118

Ally Financial
PO Box 130424
Roseville MN 55113-0004

Apothaker Scian PC
520 Fellowship Road Ste C306
PO Box 5496
Mount Laurel, NJ 08054

Ashley Funding Services, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

AT& T Mobility
Po Box 6463
Carol Stream, IL 60197

AT& T Mobility
Po Box 537104
Dillard, GA 30537-1040

AT&T Mobility II LLC
%AT&T SERVICES INC.
KAREN A. CAVAGNARO LEAD PARALEGAL
ONE AT&T WAY, SUITE 3A104
BEDMINSTER, NJ. 07921

Bank Of America
4909 Savarese Circle
F11-908-01-50
Tampa, FL 33634

Bca Financial Services
18001 Old Cutler Road
Suite 462
Miami, FL 33157

Berkely College
430 Rahway Ave
Woodbridge, NJ 07095

Bureaus Investment Group Portfolio No 15 LLC
PO Box 788
Kirkland, WA 98083-0788

Capital One

Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130

Capital One Bank (USA), N.A.

4515 N Santa Fe Ave
Oklahoma City, OK 73118

Capital One Bank USA NA

PO Box 6492
Carol Stream, IL 60197-6494

Capital One Bank USA NA

4851 Cox Road
Glen Allen, VA 23060

Cavalry Portfolio Services

Attn: Bankruptcy Department
500 Summit Lake Ste 400
Valhalla, NY 10595

Cavalry SPV I, LLC

500 Summit Lake Drive, Ste 400
Valhalla, NY 10595

Chase Card Services

Correspondence Dept
Po Box 15298
Wilmington, DE 19850

Citibank

Citicorp Cr Srvs/Centralized Bankruptcy
Po Box 790040
St Louis, MO 63129

Citibank

Centralized Bk/Citicorp Credit Srvs
Po Box 790040
St Louis, MO 63179

Citibank

Centralized Bankruptcy
Po Box 790034
St Louis, MO 63179

Citibank, N.A.

Citibank, N.A.
701 East 60th Street North
Sioux Falls, SD 57117

Citibank/The Home Depot

Attn: Recovery/Centralized Bankruptcy
Po Box 790034
St Louis, MO 63179

Comenity Bank

Attn: Bankruptcy
Po Box 182125
Columbus, OH 43218

Department of Treasury

Internal Revenue Service
P O Box 7346
Philadelphia, PA 19101

Department Stores National Bank

c/o Quantum3 Group LLC
PO Box 657
Kirkland, WA 98083-0657

EZ Pass

Po Box 52003
Newark, NJ 07101-8203

EZ Pass

375 McCarter Highway
Newark, NJ 07114

HSBC

PO Box 2013
Buffalo, NY 14240

Hsbc Bank Nevada N.A.

7575 Norman Rockwell Lane, Ste 110
Las Vegas, NV 89143

Lab Corp Of America Holdings

Po Box 2240
Burlington, NC 27216

LVNV Funding LLC

c/o Resurgent Capital Services
PO BOX 10587
Greenville, SC 29603-0587

LVNV Funding LLC
c/o Resurgent Capital Services
PO BOX 10587
Greenville, SC 29603-0587
LVNV Funding LLC
c/o Resurgent Capital Services

Midland Funding
2365 Northside Dr Ste 300
San Diego, CA 92108

MIDLAND FUNDING LLC
PO Box 2011
Warren, MI 48090

MOHELA
Attn: Ascendium Education Solutions
PO Box 8961
Madison, WI 53708

MOHELA/Debt of Ed
Attn: Bankruptcy
633 Spirit Dr
Chesterfield, MO 63005

NCSPplus Incorporated
117 East 24th Street
5th Floor
New York, NY 10010

Portfolio Recovery
Po Box 41021
Norfolk, VA 23541

Portfolio Recovery Associates, LLC
C/Ocapital One Bank (usa), N.a.
POB 41067
Norfolk VA 23541

Portfolio Recovery Associates, LLC
c/o Amazon.com
POB 41067
Norfolk VA 23541

Portfolio Recovery Associates, LLC
C/O capital One Bank (usa), N.a.
POB 41067
Norfolk VA 23541

Portfolio Recovery Associates, LLC
C/O capital One Bank (usa), N.a.
POB 41067
Norfolk VA 23541

Portfolio Recovery Associates, LLC
c/o The Home Depot Consumer
POB 41067
Norfolk VA 23541

Specialized Loan Servicing LLC
6200 S. Quebec Street
Greenwood Village, CO 80111

Specialized Loan Servicing LLC
6200 S. Quebec Street
Greenwood Village, CO 80111

Synchrony Bank
Attn: Bankruptcy
Po Box 965060
Orlando, FL 32896

Synchrony Bank
c/o PRA Receivables Management, LLC
PO Box 41021
Norfolk VA 23541

SYNCHRONY BANK
c/o Weinstein & Riley, PS
2001 Western Ave., Ste 400
Seattle, WA 98121

Synchrony Bank
c/o of PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541

Synchrony Bank/American Eagle
Attn: Bankruptcy Dept
Po Box 965060
Orlando, FL 32896

Synchrony Bank/Care Credit
Attn: Bankruptcy Dept
Po Box 965061
Orlando, FL 32896

The Bureaus Inc

Attn: Bankruptcy
650 Dundee Rd, Ste 370
Northbrook, IL 60062

U S Department of Education/MOHELA

633 Spirit Drive
Chesterfield, MO 63005

Verizon

by American InfoSource as agent
4515 N Santa Fe Ave
Oklahoma City, OK 73118

Visa Dept Store National Bank/Macy's

Attn: Bankruptcy
Po Box 8053
Mason, OH 45040

Walt Disney World Co

114 5th Ave #13
New York, NY 10011

Wells Fargo Bank, N.A.

Default Document Processing
MAC# N9286-01Y, 1000 Blue Gentian Road
Eagan, MN 55121-7700

Wells Fargo Home Mortgage

Attn: Bankruptcy
Po Box 10335
Des Moines, IA 50306

Westlake Financial Services

4751 Wilshire Blvd, Suite 100
Los Angeles, CA 90010

Westlake Financial Services

Customer Care
Po Box 76809
Los Angeles, CA 90054



Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Portfolio Recovery Associates LLC Dept 922 PO Box 4115 Concord, CA 94524	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Portfolio Recovery Associates LLC Attn: AYR 120 Corporate Boulevard Norfolk, VA 23502	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)